

Thank you for purchasing insurance from Leisureinsure LLP.

This document includes;

1. Your Schedule of Insurance

This contains details of what you are insured for. It is important that you read this carefully to ensure that you have the correct cover for your needs. If you have any queries whatsoever regarding your cover please contact us.

2. Statement of Fact

Please make sure that you can comply with this as failure to do so may invalidate this policy and your cover.

Schedule of Insurance

Wording: S&LC 0915 - LI UK (AFFINITY)
Policy Number: 110206
Period of Insurance: Time: 00.01 From: 28/05/2016
Time: 00.01 To: 28/05/2017

All dates Inclusive local standard time at the **Insured's** address stated above
This policy will not automatically renew: notice is hereby given that cover will terminate and not be renewed at the expiry date unless a new agreement is reached between the **Insurer** and the **Insured**.

The Insured

Name: P Wright & C Wright t/a Claires Castles
Correspondence Address: 4 Northfield Close, Redruth, Cornwall, TR16 5LN
Premises: N/A
Business: Leisure / Play Equipment Hirer, as declared herein
Territory: United Kingdom of Great Britain & Northern Ireland, the Isle of Man & the Channel Isles

The Premium

Premium: £1,175.00
Insurance Premium Tax (9.50%) £111.63
Total Premium: £1,286.63

Security

Catlin Insurance Company (UK) Ltd

Material Damage: Insured

The property covered is as stated in each Material Damage Specification

The **Insured** shall be entitled to claim under only one Material Damage Specification in respect of each item of property which has sustained **Damage**. The Specification should be read in conjunction with the policy wording

Territory: At the **Premises** unless otherwise stated below

Excess: £2,500 in respect of subsidence, heave or landslip, otherwise £100

Item No	Item Description	Specification	Territory	Sum Insured
1	Total Value Of Equipment Specified In The Public Liability Section Only	5.2.5	United Kingdom	£45,000

Business Interruption: Not Insured

Employers' Liability: Insured

Limit of Liability: £10,000,000 any one **Occurrence**

Subject to the following sub-limits which shall be part of and not in addition to the above limit:

Terrorism: £5,000,000 any one **Occurrence**

Asbestos: £5,000,000 any one **Occurrence**

Covered Jurisdictions: United Kingdom of Great Britain & Northern Ireland, the Isle of Man & the Channel Isles

Category	Wageroll
Manual excluding height > 5M	£10,000

Public Liability: Insured**Excess:** £50Limit of Liability: £5,000,000 any one **Occurrence**

Subject to the following extension which shall be part of and not in addition to the above limit:

Pollution Liability: £1,000,000 any one **Occurrence** and in the aggregateBusiness Premises: The **Business** is carried on from premises in the following territories and no others for the purposes of this Section:

Territory: United Kingdom of Great Britain & Northern Ireland, the Isle of Man & the Channel Isles

Annual Turnover: N/A

Item No	Item Description
1	1 x Children's Disco Dome 13 x 15 ft
2	1 x Children's Bouncy Castle 11 x 8 ft
3	1 x Gladiator Joust
4	1 x Popcorn Warmer
5	6 x Adults/Children's Space Hoppers
6	1 x Adults/Children's Bouncy Castle 15 x 15 ft
7	1 x Pair Of Children's Sumo Suits
8	3 x Children's Bouncy Castles 12 x 15 ft
9	4 x Garden Games
10	4 x Children's Bouncy Castles 12 x 12 ft
11	1 x Pair Of Adults Sumo Suits
12	1 x Inflatable Fun Run 10 x 28 ft
13	4 x A Frame Game Boards
14	1 x Children's Bouncy Castle 13 x 11 ft
15	1 x Children's Combi Castle 18 x 30 ft
16	1 x 6ft Up & Over Inflatable Slide
17	1 x Adults/Children's Disco Dome 12 x 15 ft
18	1 x Adults/Children's Bouncy Castle 14 x 19 ft
19	1 x Penalty Shootout
20	85 x Soft Play Equipment & 2 Ball Ponds
21	5 x Didi Cars
22	1 x Children's Bouncy Castle 10 x 13 ft
23	1 x Children's Bouncy Castle 10 x 10 ft
24	1 x Ball Pit 8 x 8 ft
25	1 x Children's Combi Castle 12 x 18 ft
26	1 x Children's Bouncy Castle 12.5 x 15 ft
27	1 x Children's Bouncy Castle 12 x 12 ft
28	2 x Ball Pits 8 x 6 ft
29	1 x Inflatable Barrier 20 x 24 ft
30	1 x Inflatable Play Zone 13 x 13 ft
31	1 x Children's Combi Castle 18 x 14 ft
32	1 x Inflatable Whack-a-Mole

Products Liability: Insured**Excess:** £50Limit of Liability: £5,000,000 any one **Occurrence** and in the aggregate

Subject to the following extension which shall be part of and not in addition to the above limit:

Pollution Liability: £100,000 any one **Occurrence** and in the aggregate

Products sold or supplied to: United Kingdom of Great Britain & Northern Ireland, the Isle of Man & the Channel Isles

Professional Liability: Insured

Excess: £50

Limit of Liability: £1,000,000 any one **Occurrence** and in the aggregate

Subject to the following extension which shall be part of and not in addition to the above limit:

Breach of confidentiality £100,000 any one **Occurrence** and in the aggregate

Breach of Copyright £100,000 any one **Occurrence** and in the aggregate

Libel and Slander £250,000 any one **Occurrence** and in the aggregate

Territory: United Kingdom of Great Britain & Northern Ireland, the Isle of Man & the Channel Isles

Trustees Liability: Not Insured

Trustees Personal Accident: Not Insured

Inflatable and Leisure Play

Additional Conditions

Cover under all individual policy Sub-Sections is subject to the following additional conditions:

- (a) All equipment is in good condition and is maintained and operated in accordance with manufacturers' recommendations;
- (b) Equipment must be fully secured to the ground as per the manufacturers' recommendations;
- (c) All equipment is erected by the **Insured** or suitably experience **Employees** of the **Insured**;
- (d) No person(s) who are visibly intoxicated through alcohol, drugs or any other intoxicating substance shall be permitted to use any equipment;
- (e) Equipment must not be used in a venue operating with a late licence, providing entertainment, often with a dancefloor and / or security staff;
- (f) When the Bouncy Castle or other Inflatable device is operated by or on behalf of the **Insured** it shall be supervised in accordance with the manufacturers' recommendations, and supervised at all times by a responsible person who is at least eighteen (18) years of age;
- (g) All Equipment must be thoroughly inspected every twelve (12) months by a competent person and you must retain documentary evidence of such. If you are in doubt as to whether that person or company is "competent" please contact Leisureinsure;
- (h) All persons remove their footwear and spectacles prior to using the equipment;
- (i) No food, drink, chewing gum or smoking is permitted on any of the equipment;
- (j) Adults and Children (see definitions below) are not permitted to use the equipment at the same time, except where an adult is accompanying their/a child;
- (k) Where Inflatable play equipment is hired out without being accompanied and operated by the Insured, or suitably experienced **Employee** of the **Insured**, Terms and Conditions of Hire must be signed for as accepted by the person hiring the equipment. These Conditions must include all the safety instructions contained within this Clause;
- (l) Rodeo Bulls and Multi-rides must be accompanied and operated by the Insured, or suitably experienced **Employee(s)** of the **Insured**, at all times. Users must be at least 1.1 metre tall or at least ten (10) years of age;
- (m) Slides in excess of twenty (20) feet high must always be manned by the **Insured** and one (1) **Employee** of the **Insured**, one (1) positioned at the top of the slide and one (1) at the base;
- (n) Slides in excess of twenty (20) feet high must not be used when the wind or gusts of wind are in excess of the maximum safe wind speed specified by the manufacturer or Force five (5) on the Beaufort Scale for 30-38 KPH (19-24 MPH) whichever is the lower.

For the purpose of this condition:

- (a) 'Adults' means any person(s) over seventeen (17) years of age;
- (b) 'Children' means any person(s) aged seventeen (17) years or under.

Excess

The **Excess** under the Public Liability sub-section for **Injury** shall be:

- (a) £500 for each and every **Claim** in respect of slides in excess of twenty (20) feet high;
- (b) £500 for each and every **Claim** in respect of rodeo bulls;
- (c) £250 for each and every **Claim** in all other cases;
- (d) Regardless of the above, £50 for each and every **Claim** where **You** are a BIHA member.

Portable Equipment Security & Storage Conditions

If you have requested to insure any portable equipment, please confirm that your equipment will always be stored in accordance with the following;

In a building that:

- (a) is made only of brick, stone, concrete or other non-combustible construction and roofed with tile, slate or other non-combustible construction;
- (b) does not have flat felt roofing that exceeds 25% of the entire roof;
- (c) you are the sole occupant thereof;
- (d) to the best of your knowledge there has not been any cases of flooding at or within a 200 metre radius of premises in the last ten years;
- (e) any intruder alarm is set in its entirety when the premises are closed or unattended
- (f) all final exit timber doors also fitted with mortice deadlocks conforming to British Standard 3621:1980
- (g) all final exit timber doors are fitted with frames at least 45mm thick
- (h) all double leaf final exit doors are fitted with security bolts at the top and bottom of the first closing leaf
- (i) must have all security devices including locks, fastening, shutters and other means of protecting the Building put in to full and effective operation, and be maintained in good order throughout the period of this insurance
- (j) never unoccupied for more than thirty consecutive days

In a shipping container that;

- (a) Is on land owned by You
- (b) has both access doors fitted with at least one 6mm-16mm Mul-T-Lock (C Series) closed shackle padlock on each leaf
- (c) has the central closing point where both access doors meet fitted with at least one 11mm-13mm Mul-T-Lock slide bolt lock incorporating a metal covering box



Date of Issue: 03 June 2016

Signed: Authorised signatory

Notification of Claims and Circumstances to:

Leisureinsure LLP
Network Point
Range Road
Witney
Oxon
OX29 0YN
Email: info@leisureinsure.co.uk
Phone: +44 (0)1993 700761

Statement of Fact

Failure to comply with this statement of fact will invalidate the policy and will result in any claim being declined.

Insured:	P Wright & C Wright t/a Claires Castles
Policy Number:	110206
Reference:	WRIGPW1

I/we:

- i. Comply with the terms and conditions contained in the written quotation provided by Leisureinsure
- ii. Confirm that the Insured (unless a Body Corporate) is over the age of 18 years.
- iii. Confirm that during the last 5 years I / we have not had any claim made against me/us nor had any accident or loss which would have resulted in a claim being made had insurance been in force.
- iv. Confirm that no Insurer has refused to accept a proposal from me / us, nor refused to continue a Policy of Insurance held by me / us.
- v. Confirm that no Insurer has imposed any special terms on any Policy of Insurance held by me / us
- vi. Confirm neither I, nor any of my Business Partners or Directors have been convicted (or charged with but not yet convicted) of any criminal offence other than a motoring offence (this statement does not apply to any conviction which is spent under the Rehabilitation of Offenders Act 1974).
- vii. Confirm that to the best of my knowledge and belief the information provided in connection with this insurance, whether in my own hand or not, is true and I have not withheld any important information

Data Protection Act 1998. It is understood by the Insured and/or the Insured Persons that any information provided to Leisureinsure regarding the Insured and / or the Insured Person will be processed by Leisureinsure, in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling of claims, if any, which may necessitate providing such information to third parties.

I/we understand that:

- a. If any of the information above is incorrect I/we will notify Leisureinsure immediately***
- b. It is my/our responsibility to ensure that Leisureinsure are aware of any reason why I/we cannot comply with the above***

Date of issue: 03 June 2016

Certificate of Employers' Liability Insurance (See Note A)

In accordance with Regulation 5 of the Employers' Liability (Compulsory Insurance) (Amendment) Regulations 2008 (the Regulations), one or more copies of this Certificate must be displayed at each place of business at which the Policyholder employs persons covered by the Policy. This requirement will be satisfied if the Certificate is made available in electronic form and each relevant employee to whom it relates has reasonable access to it in that form.

Policy Number: 110206

Name of Policyholder: P Wright & C Wright t/a Claires Castles

Including all subsidiary companies as advised to Catlin Insurance Company (UK) Ltd
Except any specifically excluded below

Excluded Subsidiary Companies:

Date of Commencement of Insurance: 28/05/2016

Date of Expiry of Insurance: 28/05/2017
Both days Inclusive

We hereby certify that:

1. The insurance to which this Certificate relates satisfies the requirements of the relevant law applicable to Great Britain, Northern Ireland, the Isle of Man, the Island of Guernsey, the Island of Jersey and the Island of Alderney (See Note B), and
2. (a) the minimum amount of cover provided by the Policy is no less than £5,000,000.00 (See Note C)

Signed:



Paul Jardine, Director

On behalf of Catlin Insurance Company (UK) Ltd.

Notes:

- (A) Where the employer is a company to which Regulation 3(2) of the Regulations applies, the Certificate shall state in a prominent place, either that the Policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (B) Specify applicable law as provided for in Regulation 4(6) of the Regulations.
- (C) See Regulations 3(1) of the Regulations and delete whichever of Paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy. Paragraph 2(b) does not apply and has been deleted.

Registered office: 20 Gracechurch Street, London, EC3V 0BG

Registered in England No. 5328622

Catlin Insurance Company (UK) Ltd. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority